

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

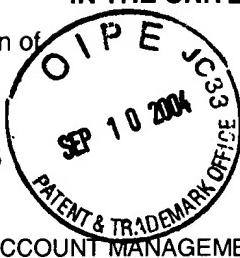
In re Patent Application of

UNDERSTEIN

Serial No. 09/617,065

Filed: July 13, 2000

Title: WEB-BASED ACCOUNT MANAGEMENT



Atty Dkt. 2802-5

C# M#

TC/A.U.

3624

Examiner: S. Shih

Date: September 10, 2004

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

RESPONSE/AMENDMENT/LETTER

This is a response/amendment/letter in the above-identified application and includes an attachment which is hereby incorporated by reference and the signature below serves as the signature to the attachment in the absence of any other signature thereon.

 Correspondence Address Indication Form Attached.**Fees are attached as calculated below:**

Total effective claims after amendment previously paid for	20	(at least 20) =	9	minus highest number 0 x \$ 18.00	\$ 0.00
Independent claims after amendment previously paid for	4	(at least 3) =	4	minus highest number 0 x \$ 86.00	\$ 0.00

If proper multiple dependent claims now added for first time, add \$290.00 (ignore improper)	\$ 0.00
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Petition is hereby made to extend the current due date so as to cover the filing date of this paper and attachment(s) (\$110.00/1 month; \$420.00/2 months; \$950.00/3 months)	\$ 420.00
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Terminal disclaimer enclosed, add \$ 110.00	\$ 0.00
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<input type="checkbox"/> First/second submission after Final Rejection pursuant to 37 CFR 1.129(a) (\$770.00) <input type="checkbox"/> Please enter the previously unentered , filed <input type="checkbox"/> Submission attached	Subtotal	\$ 420.00
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If "small entity," then enter half (1/2) of subtotal and subtract <input checked="" type="checkbox"/> Applicant claims "small entity" status. <input type="checkbox"/> Statement filed herewith	-\$	210.00
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Rule 56 Information Disclosure Statement Filing Fee (\$180.00)	\$ 0.00
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Assignment Recording Fee (\$40.00)	\$ 0.00
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Other:	0.00
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TOTAL FEE ENCLOSED	\$ 210.00
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The Commissioner is hereby authorized to charge any deficiency, or credit any overpayment, in the fee(s) filed, or asserted to be filed, or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Account No. 14-1140. A duplicate copy of this sheet is attached.

1100 North Glebe Road, 8th Floor
Arlington, Virginia 22201-4714
Telephone: (703) 816-4000
Facsimile: (703) 816-4100
AMK:jls

NIXON & VANDERHYE P.C.
By Atty: Alan M. Kagen, Reg. No. 36,178

Signature: Alan M. Kagen

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN Atty. Ref.: 2802-5; Confirmation No. 7218

Appl. No. 09/617,065 TC/A.U. 3624

Filed: July 13, 2000 Examiner: S. Shih

For: WEB-BASED ACCOUNT MANAGEMENT

* * * * *

September 10, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In response to the Office Action dated May 4, 2004, the period for response having been extended two months by petition herewith, Applicant hereby requests reconsideration of the above-identified patent application in view of the following remarks.

Remarks/Arguments begin on page 2.